

**Serial No. 10/037,411**


**Remarks**

Applicants would like to extend their sincere thanks to the Examiner for conducting a telephonic interview on March 12, 2004.

Pursuant to the interview, applicants have amended independent claims 57, 62, 68, and 73 to specify that the database searched is "not personal to the caller" or "customer." As agreed by the Examiner, such limitations would overcome the cited references, including U.S. Patent No. 5,325,421 issued to Hou et al., and U.S. Patent No. 5,267,304 issued to Slusky.

Thus, reconsideration of independent claims 57, 62, 68 and 73, as amended, and dependent claims 59, 60, 63-66, 69, 72 and 75-76 is hereby requested. Allowance of the application is earnestly solicited.

Respectfully,

By   
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